

Applicant: Garrison et al.
Serial No.: 10/043,247
Filed: January 14, 2002
Amendment

Amendments to the Specification:

Please replace paragraph [0001] with the following amended paragraph:

[0001] The present application is a continuation of, and claims the benefit of priority from, U.S. Patent Application Serial No. 08/994,047 (now U.S. Patent No. 7,296,004), entitled ELECTRONIC BILL PAYMENT SYSTEM WITH MERCHANT IDENTIFICATION filed on December 19, 1997. The entire contents of the above-recited priority document are hereby incorporated by reference as if set forth fully herein. This Additionally, the present application is related to U.S. Patent Application application Ser. No. 08/994,046 (now U.S. Patent No. 6,327,577), filed on December 19, 1997, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT NUMBER SCHEMING, and U.S. Patent Application application Ser. No. 08/994,363 filed on December 19, 1997, entitled AN ELECTRONIC BILL PAYMENT SYSTEM WITH ACCOUNT RANGING, which are were both filed simultaneously with U.S. Patent Application Serial No. 08/994,047-this application. The present application is also related to U.S. Patent Application Ser. No. 09/010,193 filed on January 21, 1998, entitled DUAL SOURCE REMITTANCE PROCESSING; U.S. Patent Application Ser. No. 10/443,864 filed on May 23, 2003, entitled PAYMENT REMITTANCE PROCESSING WHEN ACCOUNT SCHEMING FAILS; and U.S. Patent Application Ser. No. 10/443,865 filed on May 23, 2003, entitled PAYMENT REMITTANCE PROCESSING WHEN REMITTANCE CENTER IDENTIFICATION FAILS.